

Amendments to the Claims:

Please replace all prior versions, and listings of claims in the application with the following listing of claims.

Listing of claims

Claim 1 (currently amended): A credit alert system, comprising:

an account server for receiving an alert regarding at least one of available credit and credit status for a credit card account;

an account database in communication with the server for storing information assigned to the account; and

an application module in communication with the account server for receiving credit alerts for preparing a message to communicate to a wireless device.

Claim 2 (original): The system of claim 1, wherein the wireless device is Wireless Application Protocol (WAP) enabled.

Claim 3 (original): The system of claim 2, wherein the message is communicated to the wireless device via a gateway in communication with the account server and the wireless device.

Claim 4 (original): The system of claim 3, wherein the gateway includes a push proxy.

Claim 5 (currently amended): The system of claim 4, wherein the gateway includes a WAP push proxy.

Claim 6 (currently amended): The system of claim 1, ~~where~~ wherein the wireless device is a wireless telephone.

Claim 7 (currently amended): The system of claim 1, ~~where~~ wherein the wireless device is a personal digital assistant.

Claim 8 (currently amended): The system of claim 1, ~~where~~ wherein the wireless device is a pager.

Claim 9 (currently amended): The system of claim 1, ~~where~~ wherein the wireless device is a portable computer having a wireless modem.

Claim 10 (currently amended): A method for alerting a wireless device to a change in a credit card account, the method comprising:

- receiving an alert;
- matching the alert to a wireless subscriber's account;
- generating a message relating to the change in the credit card account; and
- transmitting the message to the wireless device.

Claim 11 (currently amended): The method of claim 10, wherein the wireless device is Wireless Application Protocol (WAP) enabled.

Claim 12 (original): The method of claim 11, further comprising:
pushing the message via a WAP enabled push proxy gateway to the wireless device.

Claim 13 (currently amended): The method of claim 12, ~~where~~ wherein the message is a WAP push initiator.

Claim 14 (currently amended): The method of claim 13, wherein the message is transmitted when the credit card account exceeds a predetermined amount.

Claim 15 (currently amended): The method of claim 13, wherein the message is transmitted upon non-receipt of a credit payment.

Claim 16 (currently amended): The method of claim 13, wherein the message is transmitted upon the credit card account's designation as past due.

Claim 17 (currently amended): The method of claim 13, wherein the message is transmitted upon suspension of the credit card account.

Claim 18 (currently amended): A system for alerting a wireless device to a change in a credit card account, comprising:

means for receiving an alert;

means for matching the alert to a wireless subscriber's account;

means for generating a message relating to the change in the credit card account; and

means for transmitting the message to the wireless device.